

C.F.R. § 1.20(d) for the filing of the terminal disclaimer to Deposit Account No. 14-0783. If any other fees are due in connection with the filing of this amendment, please charge those fees to Deposit Account No. 14-0783. If for any reason fees paid are in excess of fees due, please credit the overpayment to Deposit Account No. 14-0783.

Respectfully submitted,

DAVID NEWMAN & ASSOCIATES, P.C.

By: Suzin C. Bailey

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Date: January 9, 1998